HOUSING MARKET INFORMATION

HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

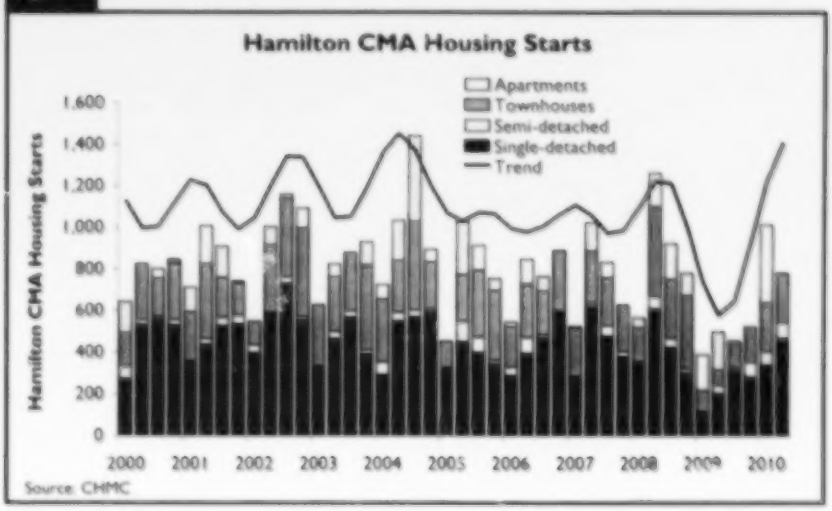
Date Released: July 2010

New Home Market

Fewer New Home Starts in Second Quarter

New home starts in the Hamilton Census Metropolitan Area (CMA) were lower during the second quarter as compared to the first few months of this year. There were just 778 starts during the second quarter spring building season, when starts are typically higher than during the colder winter months. Fewer apartment starts and only a modest increase in semi-detached and townhouse starts contributed to the decline. Single-detached starts however were on the rise, particularly in Burlington, Ancaster, Flamborough and Glanbrook. In Grimsby, single-detached starts fell slightly from the first few months of the year. In contrast to the Hamilton CMA, starts were up in the Brantford CMA last quarter. Builders started 75 single-detached homes during the

Figure 1



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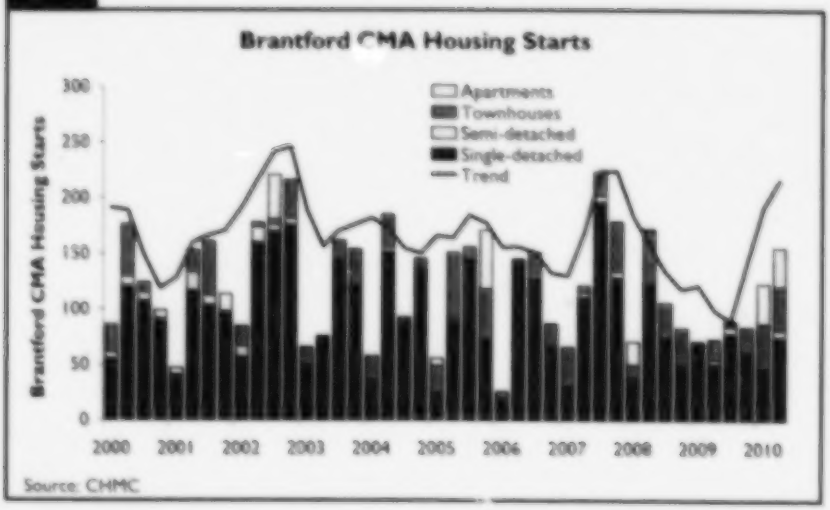


quarter, more than in most other quarters in almost a year. Single-detached starts boosted the total number of starts in the Brantford CMA to 155 last quarter. (Note: Although Hamilton second quarter starts were lower, the strength of the first quarter continues to drive the seasonally adjusted trend indicator higher as noted on Figure 1.)

There were 920 completions in the Hamilton CMA during the second quarter as compared to around 800 in each quarter of the two previous years. A higher level of completions in Hamilton last quarter is an indication that builders were likely focussing on completing homes already under construction before starting new homes. The recent introduction of the new sales tax (HST) is one factor that encouraged buyers to purchase homes earlier than they might have initially planned, which consequently led to a rise in sales of new homes during the latter half of 2009 and the beginning of 2010. Thus, builders spent the subsequent months completing homes that were purchased.

In the Brantford CMA, there were just 75 completions of new homes. Completions declined by more than half during the second quarter as compared to previous years. Relatively lower-priced homes in Brantford as compared to some of the more affluent neighbourhoods of Ancaster, Flamborough and Burlington meant that buyers in Brantford were less affected by the introduction of the HST. Over half of all new single-detached homes sold in the Hamilton CMA during the first half of 2010 were priced over $400,000. In the Brantford CMA, less than 20 per cent of homes were priced over $400,000.

Resale Market

MLS® Market Cooling

While MLS® sales rose in the second quarter in the Hamilton and Brantford CMAs compared to the winter months of the first quarter, the longer-term trend indicates that sales actually slowed down when taking into account how the quarter fared against the typically busier spring selling season of previous years. Sales adjusted for seasonality showed that there were fewer buyers in the market looking for homes last quarter, a sign that the market was moving at a more moderate pace.

The recovery of the existing home market over the past year was very strong, with many buyers – both first-time and move-up – looking to secure a home at a reduced price, during a still-volatile recovery period in the economy. Also, record-low borrowing costs pulled forward many

Figure 3

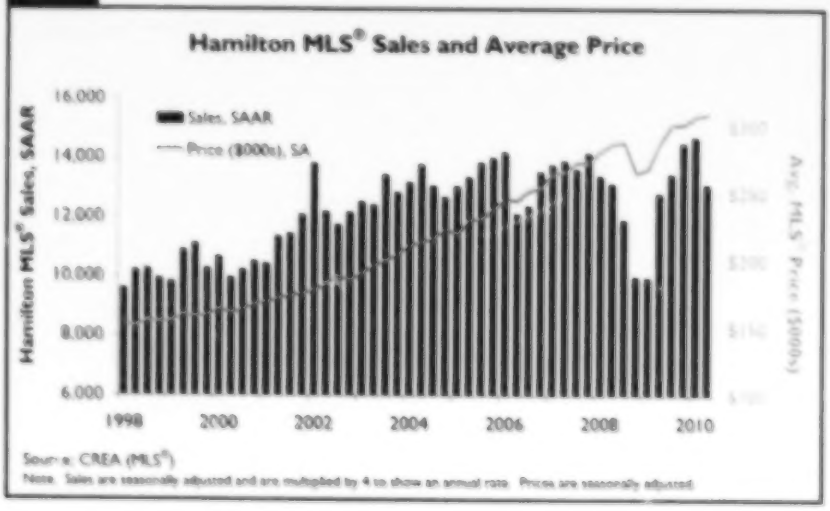
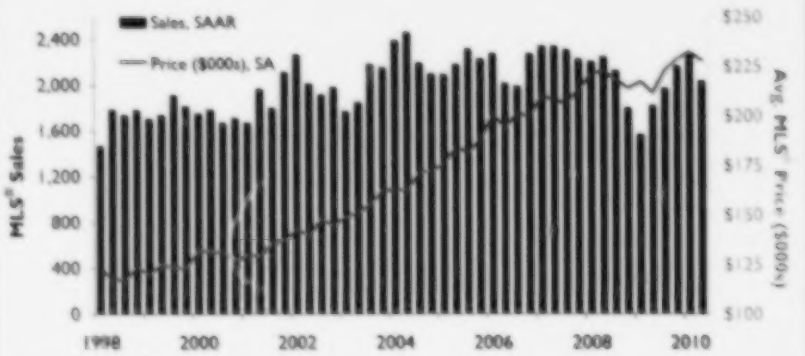


Figure 4

Brantford MLS® Sales and Average Price



Source: CREA (MLS®)
Note: Sales are seasonally adjusted and are multiplied by 4 to show an annual rate. Prices are seasonally adjusted.

buyers into the latter part of 2009 and the beginning of 2010. Mortgage rates began to move up in April, which translated into fewer existing home sales during the second quarter.

Some sellers looked to capitalize on rising prices and hoped to capture the remaining gains in the market during the second quarter. More homeowners put their homes up for sale in Hamilton and Brantford, as evidenced by the higher number of listings during the second quarter. While this served to provide more choices for buyers, the ratio of sales-to-new listings fell, indicating that the increased selection did not draw an equivalent number of buyers into the market. Fewer sales moved the market towards more balance of negotiating power between buyers and sellers.

Similar to the movement of sales, the average price of an existing home in Hamilton rose at a slower pace last quarter. The average MLS® price reached $309,000 on a seasonally adjusted basis in Hamilton, up from $307,000 during the first quarter. More listings on the market for buyers meant that there were more comparables for them to choose from, keeping selling prices at bay. In Brantford, the average MLS® price dipped to $228,000 in the second quarter, a sign that prices are moving towards more stability.

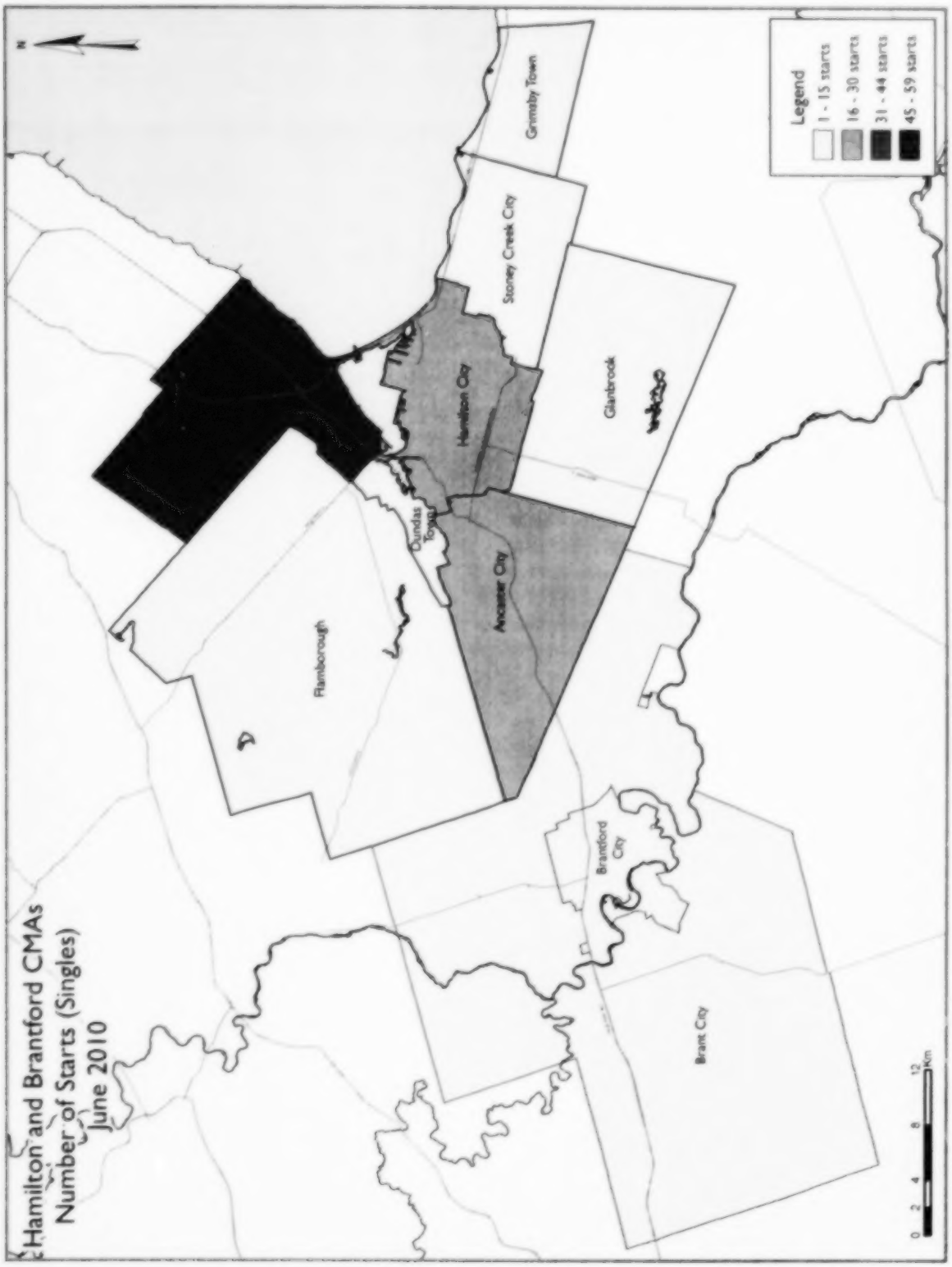
Retirement Living More Popular in Hamilton

The recently published *Seniors Housing Report* for Ontario indicates that there is demand for retirement home living among seniors in Hamilton. The vacancy rate for retirement home spaces declined by 5.4 percentage points in the City of Hamilton, despite more spaces being available this year. This suggests that the new homes have met the expectations of seniors looking for a lifestyle with the conveniences of a retirement residence in Hamilton. In nearby Burlington, a number of retirement residences are proposed to open in the next few years, suggesting that the region's supply is increasing along with a growing senior population. When seniors move into retirement homes, they often sell their current home. This increases the number of new listings, but because they are exiting the ownership market, there is no impact on sales. It is important to note as well, that independent seniors looking to downsize but remain in the ownership market will find new, condominium retirement communities in Hamilton which offer facilities and programs adapted to their lifestyle. These communities present some competition to retirement homes which offer optional or limited meal service.

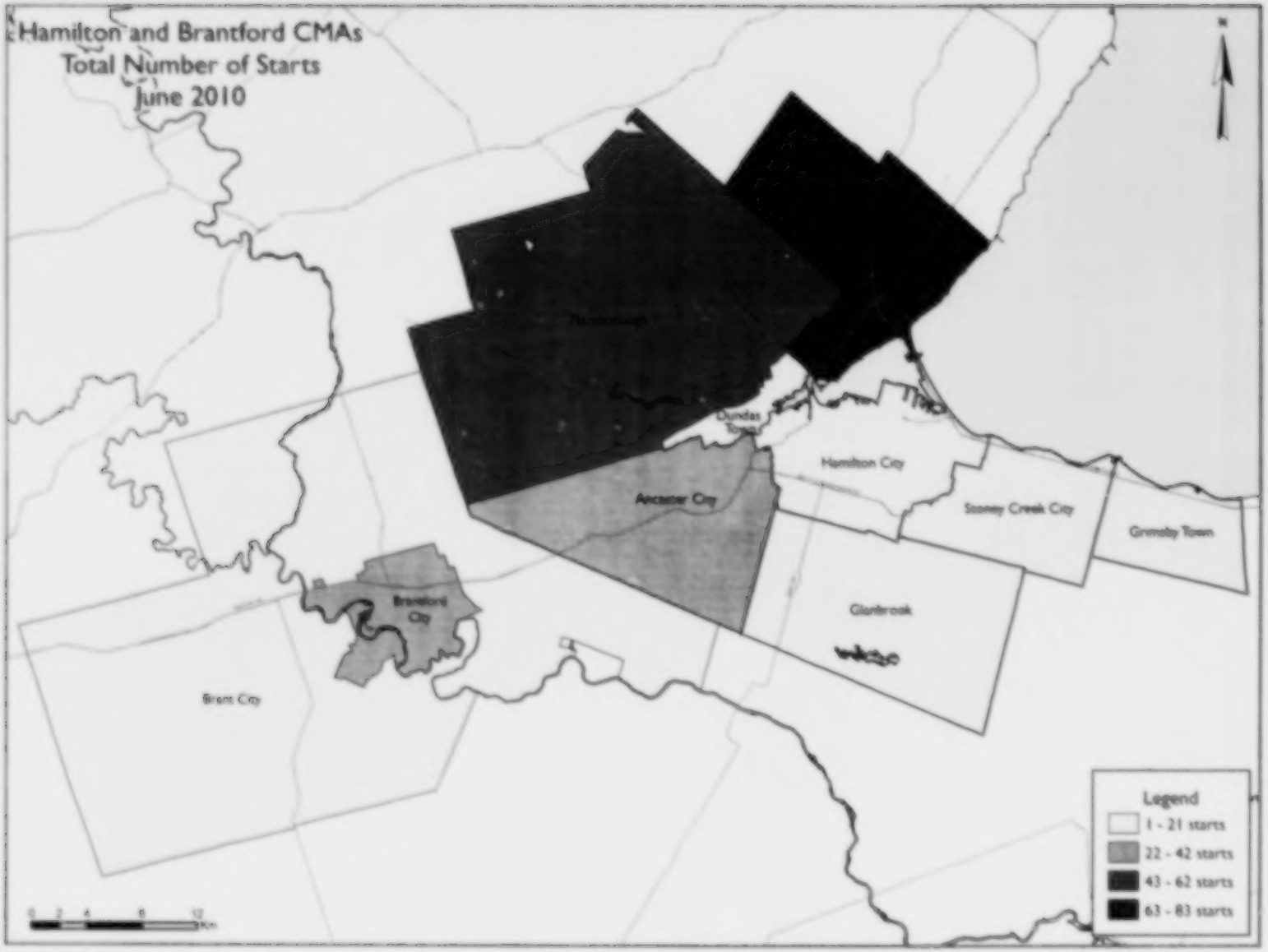
For more detailed information about the Hamilton and Ontario retirement home markets, the Seniors' Housing Report, Ontario *is available for download at* www.CMHC.ca

Hamilton and Brantford CMAs
Number of Starts (Multiples)
June 2010
N
Burlington City
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Brantford City
Glanbrook
Brant City
0 2 4 8 12 Km
Legend
No starts
13 - 21 starts
22 - 29 starts
30 - 37 starts
38 - 46 starts

Hamilton and Brantford CMAs
Number of Starts (Multiples)
June 2010
Burlington City
Flamborough


Hamilton and Brantford CMAs
Number of Starts (Singles)
June 2010
Legend
1 - 15 starts
16 - 30 starts
31 - 44 starts
45 - 59 starts
N
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12
Km

Hamilton and Brantford CMAs
Number of Starts (Singles)
June 2010

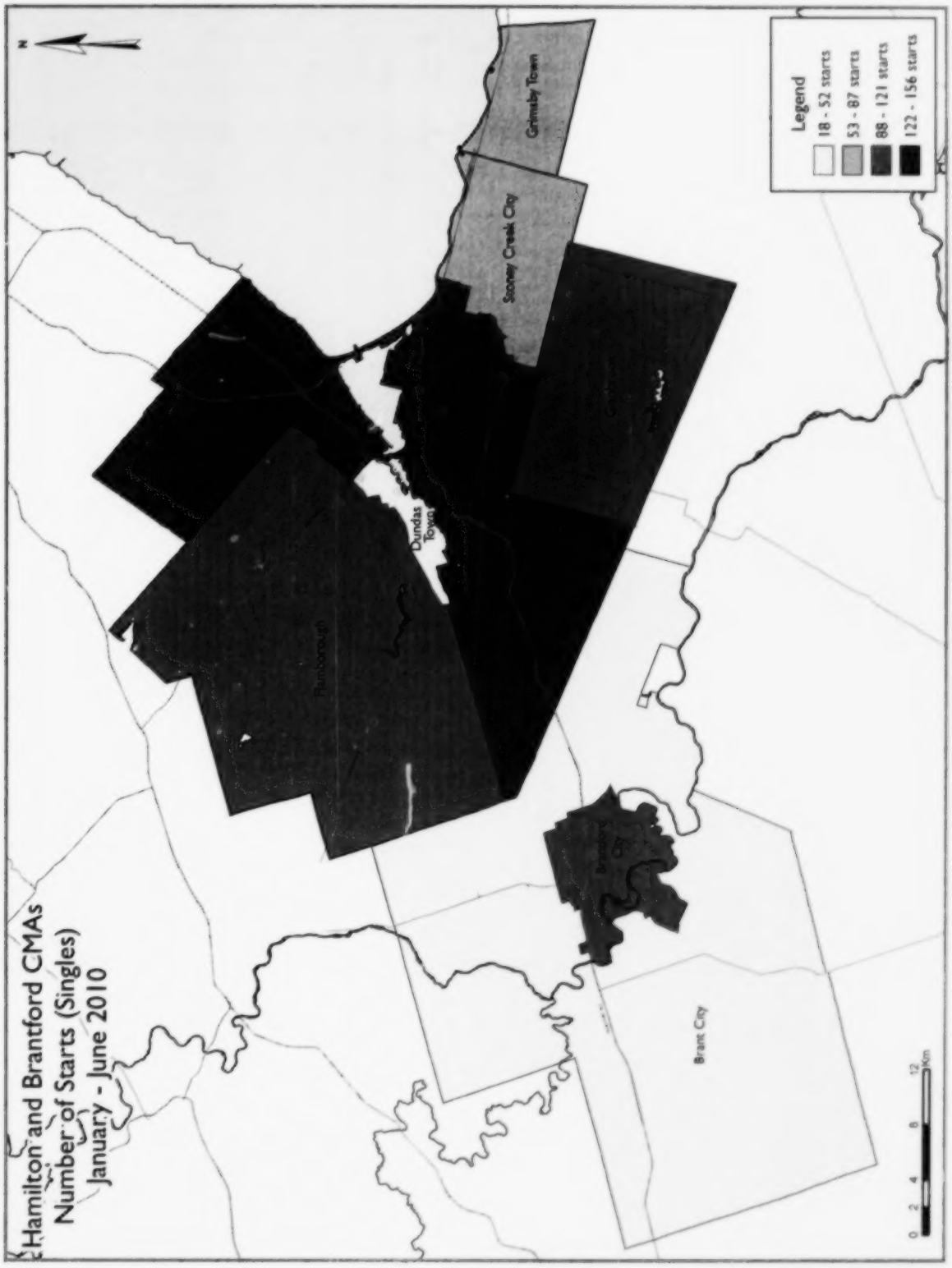


Canada Mortgage and Housing Corporation

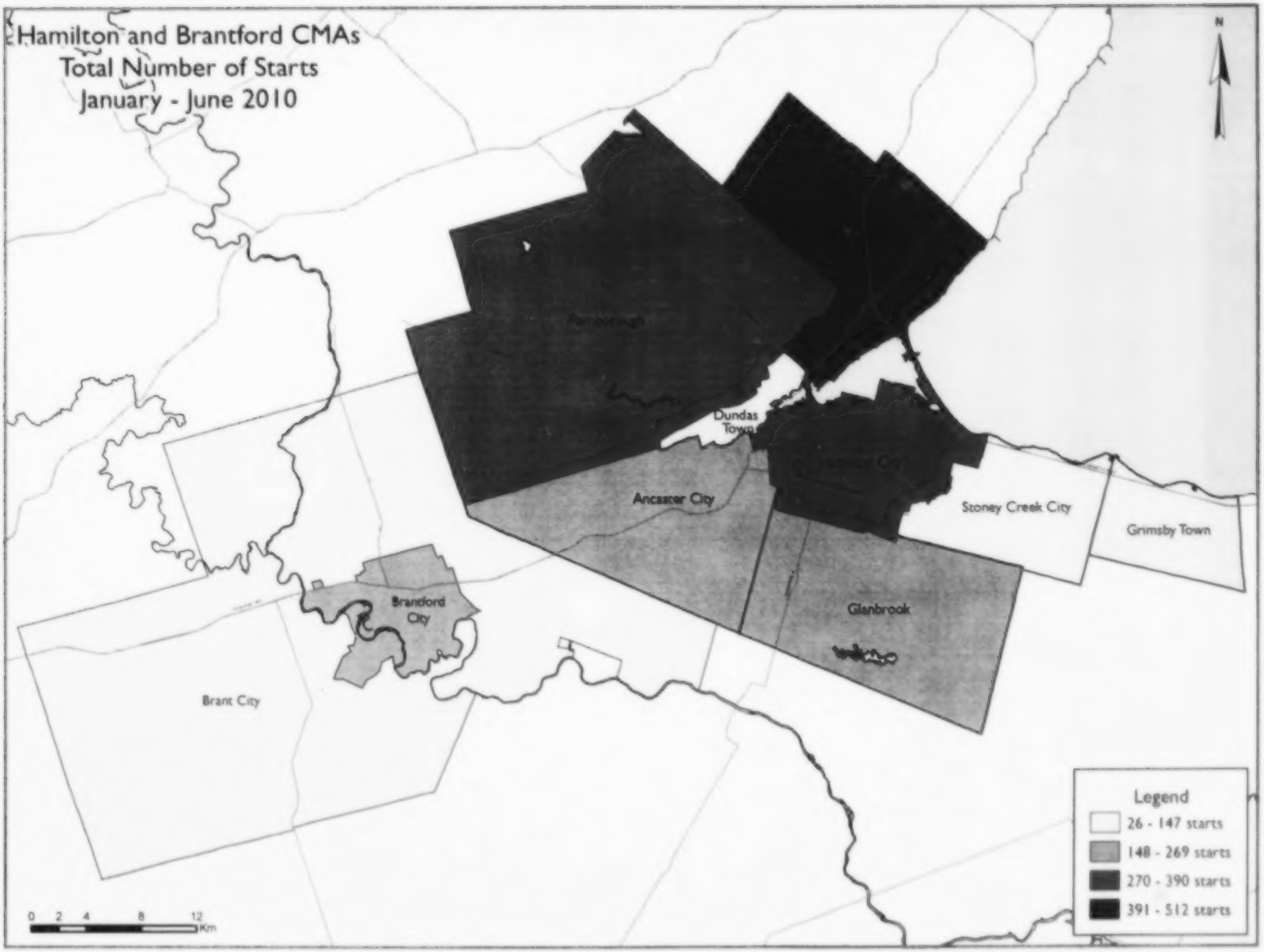
Hamilton and Brantford CMAs
Total Number of Starts
June 2010

Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - June 2010
N
Dundas Town
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
No starts
8 - 95 starts
96 - 182 starts
183 - 269 starts
270 - 356 starts

Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - June 2010


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - June 2010
N
Legend
18 - 52 starts
53 - 87 starts
88 - 121 starts
122 - 156 starts
Grimsby Town
Stoney Creek City
Dundas Town
Brant City
0 2 4 8 12 Km

Hamilton and Brantford CMAs
Number of Starts (Singles)
January - June 2010


Hamilton and Brantford CMAs
Total Number of Starts
January - June 2010
N
Dundas Town
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
26 - 147 starts
148 - 269 starts
270 - 390 starts
391 - 512 starts

Hamilton and Brantford CMAs
Total Number of Starts
January - June 2010

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
June 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
June 2010	138	20	51	0	10	2	0	0	221
June 2009	75	14	12	0	13	0	0	0	114
% Change	**84.0**	**42.9**	**	**n/a**	**-23.1**	**n/a**	**n/a**	**n/a**	**93.9**
Year-to-date 2010	796	144	318	4	149	184	0	195	1,790
Year-to-date 2009	308	46	75	0	102	90	0	264	885
% Change	**158.4**	**	**	**n/a**	**46.1**	**104.4**	**n/a**	**-26.1**	**102.3**
UNDER CONSTRUCTION									
June 2010	734	142	433	8	314	473	0	377	2,482
June 2009	522	80	349	0	618	864	0	264	2,697
% Change	**40.6**	**77.5**	**24.1**	**n/a**	**-49.2**	**-45.3**	**n/a**	**42.8**	**-8.0**
COMPLETIONS									
June 2010	122	28	46	0	40	224	0	0	460
June 2009	100	2	62	1	37	36	0	0	238
% Change	**22.0**	**	**-25.8**	**-100.0**	**8.1**	**	**n/a**	**n/a**	**93.3**
Year-to-date 2010	614	112	140	4	315	275	1	82	1,543
Year-to-date 2009	624	20	248	6	231	36	0	123	1,288
% Change	**-1.6**	**	**-43.5**	**-33.3**	**36.4**	**	**n/a**	**-33.3**	**19.8**
COMPLETED & NOT ABSORBED									
June 2010	38	7	21	8	5	11	0	0	90
June 2009	54	13	39	0	7	0	0	0	113
% Change	**-29.6**	**-46.2**	**-46.2**	**n/a**	**-28.6**	**n/a**	**n/a**	**n/a**	**-20.4**
ABSORBED									
June 2010	155	32	52	0	40	224	1	0	504
June 2009	125	0	63	1	42	36	0	0	267
% Change	**24.0**	**n/a**	**-17.5**	**-100.0**	**-4.8**	**	**n/a**	**n/a**	**88.8**
Year-to-date 2010	601	106	142	4	315	277	1	0	1,446
Year-to-date 2009	630	26	250	6	226	36	0	127	1,301
% Change	**-4.6**	**	**-43.2**	**-33.3**	**39.4**	**	**n/a**	**-100.0**	**11.1**

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
June 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
June 2010	18	0	12	0	5	0	0	0	35
June 2009	21	4	3	0	4	0	0	0	32
% Change	**-14.3**	**-100.0**	**	**n/a**	**25.0**	**n/a**	**n/a**	**n/a**	**9.4**
Year-to-date 2010	121	6	49	1	30	5	0	66	278
Year-to-date 2009	120	6	9	0	8	0	0	1	144
% Change	**0.8**	**0.0**	**	**n/a**	**	**n/a**	**n/a**	**	**93.1**
UNDER CONSTRUCTION									
June 2010	104	6	52	1	39	5	0	66	273
June 2009	51	6	9	0	29	0	0	0	95
% Change	**103.9**	**0.0**	**	**n/a**	**34.5**	**n/a**	**n/a**	**n/a**	**187.4**
COMPLETIONS									
June 2010	9	0	0	0	10	0	0	0	19
June 2009	25	0	0	0	4	0	7	0	36
% Change	**-64.0**	**n/a**	**n/a**	**n/a**	**150.0**	**n/a**	**-100.0**	**n/a**	**-47.2**
Year-to-date 2010	101	2	3	1	38	0	0	0	145
Year-to-date 2009	159	2	30	7	14	21	7	8	248
% Change	**-36.5**	**0.0**	**-90.0**	**-85.7**	**171.4**	**-100.0**	**-100.0**	**-100.0**	**-41.5**
COMPLETED & NOT ABSORBED									
June 2010	24	0	1	0	10	0	0	0	35
June 2009	62	2	27	2	32	18	0	0	143
% Change	**-61.3**	**-100.0**	**-96.3**	**-100.0**	**-68.8**	**-100.0**	**n/a**	**n/a**	**-75.5**
ABSORBED									
June 2010	17	0	1	0	19	0	0	2	39
June 2009	33	0	2	1	5	3	7	2	53
% Change	**-48.5**	**n/a**	**-50.0**	**-100.0**	**	**-100.0**	**-100.0**	**0.0**	**-26.4**
Year-to-date 2010	115	2	8	2	48	18	0	2	195
Year-to-date 2009	166	0	12	8	17	3	7	8	221
% Change	**-30.7**	**n/a**	**-33.3**	**-75.0**	**182.4**	**	**-100.0**	**-75.0**	**-11.8**

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
June 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
June 2010	66	8	51	0	0	0	0	0	125
June 2009	65	0	12	0	13	0	0	0	90
Hamilton City									
June 2010	20	0	0	0	0	0	0	0	20
June 2009	23	0	6	0	0	0	0	0	29
Stoney Creek City									
June 2010	9	0	0	0	0	0	0	0	9
June 2009	11	0	6	0	7	0	0	0	24
Ancaster City									
June 2010	20	0	13	0	0	0	0	0	33
June 2009	17	0	0	0	0	0	0	0	17
Dundas Town									
June 2010	1	0	0	0	0	0	0	0	1
June 2009	0	0	0	0	0	0	0	0	0
Flamborough									
June 2010	7	8	38	0	0	0	0	0	53
June 2009	5	0	0	0	0	0	0	0	5
Glanbrook									
June 2010	9	0	0	0	0	0	0	0	9
June 2009	9	0	0	0	6	0	0	0	15
Burlington City									
June 2010	59	12	0	0	10	2	0	0	83
June 2009	4	14	0	0	0	0	0	0	18
Grimsby Town									
June 2010	13	0	0	0	0	0	0	0	13
June 2009	6	0	0	0	0	0	0	0	6
Hamilton CMA									
June 2010	138	20	51	0	10	2	0	0	221
June 2009	75	14	12	0	13	0	0	0	114
Brant City									
June 2010	9	0	0	0	0	0	0	0	9
June 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2010	9	0	12	0	5	0	0	0	26
June 2009	11	4	3	0	4	0	0	0	22
Brantford CMA									
June 2010	18	0	12	0	5	0	0	0	35
June 2009	21	4	3	0	4	0	0	0	32

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

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	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
June 2010	501	36	409	8	236	156	0	195	1,542
June 2009	393	10	285	0	503	269	0	0	1,460
Hamilton City									
June 2010	121	6	47	0	51	32	0	195	453
June 2009	114	0	44	0	35	83	0	0	276
Stoney Creek City									
June 2010	57	4	20	0	0	0	0	0	81
June 2009	46	2	56	0	64	0	0	0	168
Ancaster City									
June 2010	115	6	130	2	73	62	0	0	388
June 2009	107	8	20	0	124	62	0	0	321
Dundas Town									
June 2010	9	2	0	6	24	62	0	0	103
June 2009	9	0	11	0	26	124	0	0	170
Flamborough									
June 2010	94	18	159	0	0	0	0	0	271
June 2009	46	0	33	0	0	0	0	0	79
Glanbrook									
June 2010	103	0	46	0	88	0	0	0	237
June 2009	71	0	121	0	254	0	0	0	446
Burlington City									
June 2010	185	106	24	0	78	317	0	182	892
June 2009	102	70	21	0	115	595	0	264	1,167
Grimsby Town									
June 2010	48	0	0	0	0	0	0	0	48
June 2009	27	0	43	0	0	0	0	0	70
Hamilton CMA									
June 2010	734	142	433	8	314	473	0	377	2,482
June 2009	522	80	349	0	618	864	0	264	2,697
Brant City									
June 2010	31	0	6	0	0	0	0	0	37
June 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2010	73	6	46	1	39	5	0	66	236
June 2009	29	6	3	0	29	0	0	0	67
Brantford CMA									
June 2010	104	6	52	1	39	5	0	66	273
June 2009	51	6	9	0	29	0	0	0	95

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
June 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
June 2010	95	2	33	0	36	0	0	0	166
June 2009	63	0	54	0	21	36	0	0	174
Hamilton City									
June 2010	25	0	0	0	0	0	0	0	25
June 2009	11	0	12	0	0	36	0	0	59
Stoney Creek City									
June 2010	12	0	7	0	0	0	0	0	19
June 2009	7	0	0	0	0	0	0	0	7
Ancaster City									
June 2010	32	2	8	0	7	0	0	0	49
June 2009	16	0	0	0	5	0	0	0	21
Dundas Town									
June 2010	6	0	6	0	0	0	0	0	12
June 2009	2	0	0	0	0	0	0	0	2
Flamborough									
June 2010	5	0	4	0	0	0	0	0	9
June 2009	11	0	31	0	0	0	0	0	42
Glanbrook									
June 2010	15	0	8	0	29	0	0	0	52
June 2009	16	0	11	0	16	0	0	0	43
Burlington City									
June 2010	17	26	13	0	4	224	0	0	284
June 2009	30	2	0	1	16	0	0	0	49
Grimsby Town									
June 2010	10	0	0	0	0	0	0	0	10
June 2009	7	0	8	0	0	0	0	0	15
Hamilton CMA									
June 2010	122	28	46	0	40	224	0	0	460
June 2009	100	2	62	1	37	36	0	0	238
Brant City									
June 2010	0	0	0	0	0	0	0	0	0
June 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2010	9	0	0	0	10	0	0	0	19
June 2009	16	0	0	0	4	0	7	0	27
Brantford CMA									
June 2010	9	0	0	0	10	0	0	0	19
June 2009	25	0	0	0	4	0	7	0	36

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
June 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
June 2010	23	0	16	0	0	0	0	0	39
June 2009	34	2	29	0	0	0	0	0	65
Hamilton City									
June 2010	2	0	0	0	0	0	0	0	2
June 2009	3	0	0	0	0	0	0	0	3
Stoney Creek City									
June 2010	15	0	13	0	0	0	0	0	28
June 2009	28	1	25	0	0	0	0	0	54
Ancaster City									
June 2010	2	0	0	0	0	0	0	0	2
June 2009	1	0	0	0	0	0	0	0	1
Dundas Town									
June 2010	1	0	0	0	0	0	0	0	1
June 2009	0	0	0	0	0	0	0	0	0
Flamborough									
June 2010	2	0	0	0	0	0	0	0	2
June 2009	2	0	0	0	0	0	0	0	2
Glanbrook									
June 2010	1	0	3	0	0	0	0	0	4
June 2009	0	1	4	0	0	0	0	0	5
Burlington City									
June 2010	7	7	5	0	5	11	0	0	35
June 2009	12	11	6	0	7	0	0	0	36
Grimsby Town									
June 2010	8	0	0	8	0	0	0	0	16
June 2009	8	0	4	0	0	0	0	0	12
Hamilton CMA									
June 2010	38	7	21	8	5	11	0	0	90
June 2009	54	13	39	0	7	0	0	0	113
Brant City									
June 2010	3	0	1	0	0	0	0	0	4
June 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2010	21	0	0	0	10	0	0	0	31
June 2009	57	2	17	2	32	0	0	0	110
Brantford CMA									
June 2010	24	0	1	0	10	0	0	0	35
June 2009	62	2	27	2	32	18	0	0	143

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
June 2010

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
June 2010	106	3	39	0	36	0	1	0	185
June 2009	74	0	55	0	21	36	0	0	186
Hamilton City									
June 2010	27	0	0	0	0	0	0	0	27
June 2009	9	0	12	0	0	36	0	0	57
Stoney Creek City									
June 2010	17	0	13	0	0	0	0	0	30
June 2009	18	0	1	0	0	0	0	0	19
Ancaster City									
June 2010	33	2	8	0	7	0	1	0	51
June 2009	14	0	0	0	5	0	0	0	19
Dundas Town									
June 2010	6	0	6	0	0	0	0	0	12
June 2009	2	0	0	0	0	0	0	0	2
Flamborough									
June 2010	6	0	4	0	0	0	0	0	10
June 2009	13	0	31	0	0	0	0	0	44
Glanbrook									
June 2010	17	1	8	0	29	0	0	0	55
June 2009	18	0	11	0	16	0	0	0	45
Burlington City									
June 2010	32	29	13	0	4	224	0	0	302
June 2009	42	0	0	1	21	0	0	0	64
Grimsby Town									
June 2010	17	0	0	0	0	0	0	0	17
June 2009	9	0	8	0	0	0	0	0	17
Hamilton CMA									
June 2010	155	32	52	0	40	224	1	0	504
June 2009	125	0	63	1	42	36	0	0	267
Brant City									
June 2010	3	0	0	0	0	0	0	0	3
June 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
June 2010	14	0	1	0	19	0	0	2	36
June 2009	24	0	1	1	5	0	7	0	38
Brantford CMA									
June 2010	17	0	1	0	19	0	0	2	39
June 2009	33	0	2	1	5	3	7	2	53

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	% Change
Hamilton CMA	**138**	**75**	**22**	**14**	**59**	**25**	**2**	**0**	**221**	**114**	**93.9**
New City of Hamilton	66	65	8	0	51	25	0	0	125	90	38.9
Hamilton City	20	23	0	0	0	6	0	0	20	29	-31.0
Stoney Creek City	9	11	0	0	0	13	0	0	9	24	-62.5
Ancaster City	20	17	0	0	13	0	0	0	33	17	94.1
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	7	5	8	0	38	0	0	0	53	5	**
Glanbrook	9	9	0	0	0	6	0	0	9	15	-40.0
Burlington City	59	4	14	14	8	0	2	0	83	18	**
Grimsby Town	13	6	0	0	0	0	0	0	13	6	116.7
Brantford CMA	**18**	**21**	**0**	**4**	**17**	**7**	**0**	**0**	**35**	**32**	**9.4**
Brant City	9	n/a	0	n/a	0	n/a	0	n/a	9	n/a	n/a
Brantford City	9	11	0	4	17	7	0	0	26	22	18.2

Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	**800**	**308**	**146**	**50**	**465**	**173**	**379**	**354**	**1,790**	**885**	**102.3**
New City of Hamilton	568	257	32	6	407	142	195	0	1202	405	196.8
Hamilton City	133	63	6	0	44	32	195	0	378	95	**
Stoney Creek City	76	56	4	2	18	47	0	0	98	105	-6.7
Ancaster City	125	77	2	4	110	24	0	0	237	105	125.7
Dundas Town	18	6	0	0	8	0	0	0	26	6	**
Flamborough	100	22	20	0	163	4	0	0	283	26	**
Glanbrook	116	33	0	0	64	35	0	0	180	68	164.7
Burlington City	156	19	114	44	58	31	184	354	512	448	14.3
Grimsby Town	76	32	0	0	0	0	0	0	76	32	137.5
Brantford CMA	**122**	**120**	**6**	**6**	**79**	**17**	**71**	**1**	**278**	**144**	**93.1**
Brant City	30	n/a	0	n/a	0	n/a	0	n/a	30	n/a	n/a
Brantford City	92	91	6	6	79	11	71	0	248	108	129.6

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
Hamilton CMA	**59**	**25**	**0**	**0**	**2**	**0**	**0**	**0**
New City of Hamilton	51	25	0	0	0	0	0	0
Hamilton City	0	6	0	0	0	0	0	0
Stoney Creek City	0	13	0	0	0	0	0	0
Ancaster City	13	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	38	0	0	0	0	0	0	0
Glanbrook	0	6	0	0	0	0	0	0
Burlington City	8	0	0	0	2	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	**17**	**7**	**0**	**0**	**0**	**0**	**0**	**0**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	17	7	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**465**	**173**	**0**	**0**	**184**	**90**	**195**	**264**
New City of Hamilton	407	142	0	0	0	0	195	0
Hamilton City	44	32	0	0	0	0	195	0
Stoney Creek City	18	47	0	0	0	0	0	0
Ancaster City	110	24	0	0	0	0	0	0
Dundas Town	8	0	0	0	0	0	0	0
Flamborough	163	4	0	0	0	0	0	0
Glanbrook	64	35	0	0	0	0	0	0
Burlington City	58	31	0	0	184	90	0	264
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	**79**	**17**	**0**	**0**	**5**	**0**	**66**	**1**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	79	11	0	0	5	0	66	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
Hamilton CMA	**209**	**101**	**12**	**13**	**0**	**0**	**221**	**114**
New City of Hamilton	125	77	0	13	0	0	125	90
Hamilton City	20	29	0	0	0	0	20	29
Stoney Creek City	9	17	0	7	0	0	9	24
Ancaster City	33	17	0	0	0	0	33	17
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	53	5	0	0	0	0	53	5
Glanbrook	9	9	0	6	0	0	9	15
Burlington City	71	18	12	0	0	0	83	18
Grimsby Town	13	6	0	0	0	0	13	6
Brantford CMA	**30**	**28**	**5**	**4**	**0**	**0**	**35**	**32**
Brant City	9	n/a	0	n/a	0	n/a	9	n/a
Brantford City	21	18	5	4	0	0	26	22

Table 2.5: Starts by Submarket and by Intended Market
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**1,256**	**429**	**337**	**192**	**195**	**264**	**1,790**	**885**
New City of Hamilton	900	338	107	67	195	0	1,202	405
Hamilton City	174	75	9	20	195	0	378	95
Stoney Creek City	98	98	0	7	0	0	98	105
Ancaster City	207	93	30	12	0	0	237	105
Dundas Town	14	6	12	0	0	0	26	6
Flamborough	283	26	0	0	0	0	283	26
Glanbrook	124	40	56	28	0	0	180	68
Burlington City	282	59	230	125	0	264	512	448
Grimsby Town	76	32	0	0	0	0	76	32
Brantford CMA	**176**	**135**	**36**	**8**	**66**	**1**	**278**	**144**
Brant City	30	n/a	0	n/a	0	n/a	30	n/a
Brantford City	146	100	36	8	66	0	248	108

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	% Change
Hamilton CMA	**122**	**101**	**38**	**2**	**84**	**99**	**224**	**36**	**468**	**238**	**96.6**
New City of Hamilton	95	63	4	0	67	75	0	36	166	174	-4.6
Hamilton City	25	11	0	0	0	12	0	36	25	59	-57.6
Stoney Creek City	12	7	0	0	7	0	0	0	19	7	171.4
Ancaster City	32	16	4	0	13	5	0	0	49	21	133.3
Dundas Town	6	2	0	0	6	0	0	0	12	2	**
Flamborough	5	11	0	0	4	31	0	0	9	42	-78.6
Glanbrook	15	16	0	0	37	27	0	0	52	43	20.9
Burlington City	17	31	26	2	17	16	224	0	284	49	**
Grimsby Town	10	7	0	0	0	8	0	0	10	15	-33.3
Brantford CMA	**9**	**25**	**0**	**0**	**10**	**11**	**0**	**0**	**19**	**36**	**-47.2**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	n/a
Brantford City	9	16	0	0	10	11	0	0	19	27	-29.6

Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Hamilton CMA	**619**	**630**	**118**	**24**	**449**	**475**	**357**	**159**	**1543**	**1288**	**19.8**
New City of Hamilton	439	377	16	8	353	330	51	159	859	874	-1.7
Hamilton City	143	81	2	4	42	71	51	159	238	315	-24.4
Stoney Creek City	66	102	2	2	75	70	0	0	143	174	-17.8
Ancaster City	104	68	10	2	63	20	0	0	177	90	96.7
Dundas Town	19	9	0	0	18	12	0	0	37	21	76.2
Flamborough	33	41	2	0	4	70	0	0	39	111	-64.9
Glanbrook	73	76	0	0	151	87	0	0	224	163	37.4
Burlington City	116	206	102	16	50	124	306	0	574	346	65.9
Grimsby Town	64	47	0	0	46	21	0	0	110	68	61.8
Brantford CMA	**102**	**166**	**2**	**2**	**41**	**51**	**0**	**29**	**145**	**248**	**-41.5**
Brant City	40	n/a	0	n/a	0	n/a	0	n/a	40	n/a	n/a
Brantford City	62	100	2	2	41	44	0	6	105	152	-30.9

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
Hamilton CMA	**84**	**99**	**0**	**0**	**224**	**36**	**0**	**0**
New City of Hamilton	67	75	0	0	0	36	0	0
Hamilton City	0	12	0	0	0	36	0	0
Stoney Creek City	7	0	0	0	0	0	0	0
Ancaster City	13	5	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	0	0	0
Flamborough	4	31	0	0	0	0	0	0
Glanbrook	37	27	0	0	0	0	0	0
Burlington City	17	16	0	0	224	0	0	0
Grimsby Town	0	8	0	0	0	0	0	0
Brantford CMA	**10**	**4**	**0**	**7**	**0**	**0**	**0**	**0**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	10	4	0	7	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**449**	**475**	**0**	**0**	**275**	**36**	**82**	**123**
New City of Hamilton	353	330	0	0	51	36	0	123
Hamilton City	42	71	0	0	51	36	0	123
Stoney Creek City	75	70	0	0	0	0	0	0
Ancaster City	63	20	0	0	0	0	0	0
Dundas Town	18	12	0	0	0	0	0	0
Flamborough	4	70	0	0	0	0	0	0
Glanbrook	151	87	0	0	0	0	0	0
Burlington City	50	124	0	0	224	0	82	0
Grimsby Town	46	21	0	0	0	0	0	0
Brantford CMA	**41**	**44**	**0**	**7**	**0**	**21**	**0**	**8**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	41	37	0	7	0	0	0	6

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009	June 2010	June 2009
Hamilton CMA	**196**	**164**	**264**	**74**	**0**	**0**	**460**	**238**
New City of Hamilton	130	117	36	57	0	0	166	174
Hamilton City	25	23	0	36	0	0	25	59
Stoney Creek City	19	7	0	0	0	0	19	7
Ancaster City	42	16	7	5	0	0	49	21
Dundas Town	12	2	0	0	0	0	12	2
Flamborough	9	42	0	0	0	0	9	42
Glanbrook	23	27	29	16	0	0	52	43
Burlington City	56	32	228	17	0	0	284	49
Grimsby Town	10	15	0	0	0	0	10	15
Brantford CMA	**9**	**25**	**10**	**4**	**0**	**7**	**19**	**36**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	9	16	10	4	0	7	19	27

Table 3.5: Completions by Submarket and by Intended Market
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Hamilton CMA	**868**	**892**	**594**	**273**	**83**	**123**	**1,543**	**1,288**
New City of Hamilton	552	603	306	148	1	123	859	874
Hamilton City	145	146	93	46	0	123	238	315
Stoney Creek City	117	166	26	8	0	0	143	174
Ancaster City	126	70	50	20	1	0	177	90
Dundas Town	23	9	14	12	0	0	37	21
Flamborough	39	111	0	0	0	0	39	111
Glanbrook	101	101	123	62	0	0	224	163
Burlington City	236	221	256	125	82	0	574	346
Grimsby Town	78	68	32	0	0	0	110	68
Brantford CMA	**106**	**191**	**39**	**42**	**0**	**15**	**145**	**248**
Brant City	40	n/a	0	n/a	0	n/a	40	n/a
Brantford City	66	118	39	21	0	13	105	152

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
June 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
June 2010	2	1.9	6	5.8	13	12.6	27	26.2	55	53.4	103	405,800	447,334
June 2009	2	2.7	15	20.3	16	21.6	16	21.6	25	33.8	74	354,995	384,971
Year-to-date 2010	20	4.7	33	7.7	64	15.0	115	27.0	194	45.5	426	392,250	429,291
Year-to-date 2009	13	3.4	79	20.8	104	27.4	66	17.4	118	31.1	380	348,950	397,048
Hamilton City													
June 2010	0	0.0	3	11.1	4	14.8	10	37.0	10	37.0	27	385,000	403,656
June 2009	0	0.0	1	11.1	2	22.2	6	66.7	0	0.0	9	--	--
Year-to-date 2010	1	0.7	17	12.6	27	20.0	51	37.8	39	28.9	135	369,700	380,394
Year-to-date 2009	2	2.5	10	12.3	23	28.4	27	33.3	19	23.5	81	357,900	406,624
Stoney Creek City													
June 2010	0	0.0	0	0.0	4	23.5	8	47.1	5	29.4	17	379,900	403,259
June 2009	0	0.0	11	61.1	5	27.8	1	5.6	1	5.6	18	290,990	309,859
Year-to-date 2010	0	0.0	6	8.0	15	20.0	29	38.7	25	33.3	75	380,900	404,884
Year-to-date 2009	0	0.0	38	36.2	46	43.8	12	11.4	9	8.6	105	310,900	330,421
Ancaster City													
June 2010	0	0.0	0	0.0	0	0.0	4	12.5	28	87.5	32	465,950	537,600
June 2009	0	0.0	0	0.0	0	0.0	2	14.3	12	85.7	14	569,500	536,279
Year-to-date 2010	0	0.0	0	0.0	2	2.0	13	13.3	83	84.7	98	463,000	549,710
Year-to-date 2009	1	1.6	0	0.0	0	0.0	3	4.7	60	93.8	64	517,500	571,301
Dundas Town													
June 2010	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	--	--
June 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2010	0	0.0	0	0.0	1	5.6	1	5.6	16	88.9	18	472,945	514,815
Year-to-date 2009	0	0.0	3	33.3	1	11.1	0	0.0	5	55.6	9	--	--
Flamborough													
June 2010	2	50.0	1	25.0	0	0.0	0	0.0	1	25.0	4	--	--
June 2009	1	7.7	2	15.4	2	15.4	3	23.1	5	38.5	13	374,999	372,068
Year-to-date 2010	11	42.3	2	7.7	0	0.0	2	7.7	11	42.3	26	314,145	427,550
Year-to-date 2009	8	19.0	3	7.1	9	21.4	7	16.7	15	35.7	42	350,000	400,571
Glanbrook													
June 2010	0	0.0	2	11.8	5	29.4	5	29.4	5	29.4	17	370,000	368,156
June 2009	1	5.6	1	5.6	7	38.9	4	22.2	5	27.8	18	348,995	362,169
Year-to-date 2010	8	11.0	8	11.0	19	26.0	19	26.0	19	26.0	73	352,900	359,713
Year-to-date 2009	2	2.5	25	31.6	25	31.6	17	21.5	10	12.7	79	322,900	334,006
Burlington City													
June 2010	0	0.0	0	0.0	0	0.0	1	3.1	31	96.9	32	450,990	651,023
June 2009	0	0.0	0	0.0	0	0.0	2	4.7	41	95.3	43	463,990	563,970
Year-to-date 2010	0	0.0	0	0.0	0	0.0	2	1.7	114	98.3	116	453,990	593,415
Year-to-date 2009	0	0.0	0	0.0	2	1.0	18	8.6	190	90.5	210	480,000	582,706
Grimsby Town													
June 2010	0	0.0	0	0.0	2	11.8	10	58.8	5	29.4	17	365,900	382,018
June 2009	0	0.0	0	0.0	6	66.7	2	22.2	1	11.1	9	--	--
Year-to-date 2010	0	0.0	2	3.8	19	36.5	18	34.6	13	25.0	52	359,900	371,121
Year-to-date 2009	0	0.0	2	4.3	36	78.3	5	10.9	3	6.5	46	329,900	346,857

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
June 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
June 2010	2	1.3	6	3.9	15	9.9	38	25.0	91	59.9	152	429,900	482,911
June 2009	2	1.6	15	11.9	22	17.5	20	15.9	67	53.2	126	407,995	444,275
Year-to-date 2010	20	3.4	35	5.9	83	14.0	135	22.7	321	54.0	594	410,450	456,250
Year-to-date 2009	13	2.0	81	12.7	142	22.3	89	14.0	311	48.9	636	396,995	454,720

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
June 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
June 2010	0	0.0	0	0.0	2	66.7	0	0.0	1	33.3	3	--	--
June 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2010	0	0.0	0	0.0	4	9.3	7	16.3	32	74.4	43	450,000	521,633
Year-to-date 2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
June 2010	1	7.1	2	14.3	4	28.6	5	35.7	2	14.3	14	297,900	290,014
June 2009	13	52.0	7	28.0	4	16.0	1	4.0	0	0.0	25	185,000	198,476
Year-to-date 2010	5	6.8	18	24.3	20	27.0	21	28.4	10	13.5	74	275,400	281,092
Year-to-date 2009	37	35.2	29	27.6	24	22.9	8	7.6	7	6.7	105	225,000	229,836
Brantford CMA													
June 2010	1	5.9	2	11.8	6	35.3	5	29.4	3	17.6	17	285,900	290,306
June 2009	13	38.2	9	26.5	5	14.7	3	8.8	4	11.8	34	222,000	250,232
Year-to-date 2010	5	4.3	18	15.4	24	20.5	28	23.9	42	35.9	117	314,900	369,496
Year-to-date 2009	48	27.6	39	22.4	33	19.0	20	11.5	34	19.5	174	249,000	274,447

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units June 2010						
Submarket	**June 2010**	**June 2009**	**% Change**	**YTD 2010**	**YTD 2009**	**% Change**
Hamilton CMA	**482,911**	**444,275**	**8.7**	**456,250**	**454,720**	**0.3**
New City of Hamilton	447,334	384,971	16.2	429,291	397,048	8.1
Hamilton City	403,656	--	n/a	380,394	406,624	-6.5
Stoney Creek City	403,259	309,859	30.1	404,884	330,421	22.5
Ancaster City	537,600	536,279	0.2	549,710	571,301	-3.8
Dundas Town	--	--	n/a	514,815	--	n/a
Flamborough	--	372,068	n/a	427,550	400,571	6.7
Glanbrook	368,156	362,169	1.7	359,713	334,006	7.7
Burlington City	651,023	563,970	15.4	593,415	582,706	1.8
Grimsby Town	382,018	--	n/a	371,121	346,857	7.0
Brantford CMA	**290,306**	**250,232**	**16.0**	**369,496**	**274,447**	**34.6**
Brant City	--	n/a	n/a	521,633	n/a	n/a
Brantford City	290,014	198,476	46.1	281,092	229,836	22.3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
June 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	447	-42.9	728	1,435	1,473	49.4	264,549	-4.9	271,312
	February	717	-28.2	848	1,368	1,454	58.3	265,452	-3.9	263,440
	March	1,002	-5.2	914	1,754	1,454	62.9	263,120	-9.0	269,854
	April	1,188	-14.0	983	1,851	1,441	68.2	286,191	0.8	281,264
	May	1,316	-8.3	1,066	1,754	1,436	74.2	297,132	1.1	287,590
	June	1,560	17.7	1,152	1,690	1,405	82.0	297,117	3.4	291,643
	July	1,318	9.5	1,103	1,594	1,490	74.0	296,591	5.3	299,214
	August	1,090	15.1	1,119	1,383	1,478	75.7	291,374	2.6	295,771
	September	1,162	18.7	1,141	1,606	1,420	80.4	304,670	7.8	306,373
	October	1,130	27.1	1,169	1,435	1,522	76.8	296,253	16.6	300,757
	November	1,017	54.6	1,214	1,216	1,609	75.5	310,377	9.1	313,193
	December	733	61.5	1,244	710	1,615	77.0	285,795	19.0	289,575
2010	January	714	59.7	1,218	1,548	1,635	74.5	288,397	9.0	297,226
	February	1,067	48.8	1,249	1,588	1,665	75.0	314,656	18.5	310,136
	March	1,365	36.2	1,210	2,095	1,705	71.0	313,372	19.1	313,443
	April	1,490	25.4	1,197	2,350	1,753	68.3	317,909	11.1	311,912
	May	1,406	6.8	1,096	2,180	1,735	63.2	315,647	6.2	308,059
	June	1,305	-16.3	982	1,881	1,608	61.1	314,189	5.7	304,944
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	**4,064**	**-1.9**		**5,295**			**293,928**	**1.9**	
	Q2 2010	**4,201**	**3.4**		**6,411**			**315,996**	**7.5**	
	YTD 2009	**6,230**	**-10.7**		**9,852**			**283,588**	**-0.7**	
	YTD 2010	**7,347**	**17.9**		**11,642**			**312,632**	**10.2**	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
June 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	95	-34.5	130	220	238	54.6	202,157	-1.6	211,138
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,013
	March	155	-21.7	135	365	313	43.1	219,250	0.0	221,246
	April	175	-21.9	151	324	279	54.1	210,840	-5.5	203,938
	May	168	-28.8	143	322	265	54.0	213,223	-4.2	207,631
	June	223	-5.9	162	340	274	59.1	226,115	2.4	221,746
	July	208	5.6	169	298	269	62.8	235,504	5.3	225,653
	August	147	-14.5	150	276	292	51.4	212,326	0.3	214,951
	September	181	-7.2	174	305	271	64.2	229,386	4.0	227,406
	October	147	0.0	167	242	252	66.3	212,771	-0.7	217,795
	November	173	82.1	213	237	297	71.7	227,982	7.8	224,307
	December	94	1.1	162	145	319	50.8	235,419	11.5	244,855
2010	January	139	46.3	201	280	302	66.6	227,009	12.3	234,340
	February	180	52.5	192	280	294	65.3	229,626	11.6	240,630
	March	202	30.3	175	377	319	54.9	220,518	0.6	219,600
	April	231	32.0	183	373	294	62.2	234,024	11.0	226,812
	May	194	15.5	167	330	288	58.0	225,969	6.0	226,711
	June	199	-10.8	159	352	291	54.6	237,557	5.1	230,829
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	**566**	**-18.8**		**986**			**217,565**	**-2.1**	
	Q2 2010	**624**	**10.2**		**1,055**			**232,647**	**6.9**	
	YTD 2009	**934**	**-22.0**		**1,818**			**214,787**	**-2.6**	
	YTD 2010	**1,145**	**22.6**		**1,992**			**229,348**	**6.8**	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
June 2010

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	152.3	112.4	366.6	8.1	66.5	796
	February	627	5.00	5.79	152.2	113.1	369.0	8.2	67.1	806
	March	613	4.50	5.55	151.9	113.7	373.3	8.5	68.0	809
	April	596	3.90	5.25	150.8	113.2	376.7	7.7	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.1	7.4	68.1	803
	June	631	3.75	5.85	149.3	114.2	376.4	7.2	67.5	805
	July	631	3.75	5.85	150.9	113.7	372.2	8.3	67.5	817
	August	631	3.75	5.85	150.2	113.7	368.6	8.9	67.2	818
	September	610	3.70	5.49	150.5	113.8	368.7	9.0	67.3	822
	October	630	3.80	5.84	151.3	113.9	372.9	8.4	67.5	823
	November	616	3.60	5.59	151.0	114.6	375.1	8.1	67.6	832
	December	610	3.60	5.49	151.0	114.1	374.9	8.5	67.9	822
2010	January	610	3.60	5.49	151.3	114.5	373	8.9	67.8	829
	February	604	3.60	5.39	152.7	115.1	371.4	8.7	67.3	852
	March	631	3.60	5.85	152.3	115.3	370.8	7.9	66.6	871
	April	655	3.80	6.25	152.2	115.7	367.5	7.7	65.8	874
	May	639	3.70	5.99	153.1	116.2	365.1	7.8	65.4	858
	June	633	3.60	5.89		116.0	366.3	7.7	65.5	858
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
June 2010

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (.000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	627	5.00	5.79	146.6	112.4	50.9	7.0	67.8	797
	February	627	5.00	5.79	146.6	113.1	50.8	8.1	68.3	785
	March	613	4.50	5.55	146.2	113.7	50.6	9.2	68.9	779
	April	596	3.90	5.25	145.5	113.2	50.9	9.1	69.1	777
	May	596	3.90	5.25	145.1	114.0	51.0	9.6	69.9	788
	June	631	3.75	5.85	145.1	114.2	51.1	10.2	70.7	793
	July	631	3.75	5.85	145.3	113.7	51.4	11.8	71.9	796
	August	631	3.75	5.85	145.4	113.7	51.3	12.3	72.3	800
	September	610	3.70	5.49	146.1	113.8	51.7	12.9	72.8	797
	October	630	3.80	5.84	146.5	113.9	52.4	12.3	73.1	785
	November	616	3.60	5.59	147.2	114.6	53.0	12.5	73.5	771
	December	610	3.60	5.49	148.0	114.1	53.3	11.5	73.6	760
2010	January	610	3.60	5.49	148.7	114.5	53	10.9	72.9	768
	February	604	3.60	5.39	148.2	115.1	52.4	10.3	71.8	776
	March	631	3.60	5.85	148.5	115.3	51.4	10.0	70.1	791
	April	655	3.80	6.25	148.8	115.7	49.9	10.6	68.7	803
	May	639	3.70	5.99	149.5	116.2	49.2	10.4	67.6	796
	June	633	3.60	5.89		116.0	48.9	10.3	67.0	787
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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